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0225-4161US10 SEP 9-12-00
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Sholom S. Rosen Group Art Unit: 2766
Serial No.: 09/138,459 Examiner: C. Tucker
Filed: August 21, 1998
For: ELECTRONIC TRANSACTION APPARATUS FOR ELECTRONIC COMMERCE

TERMINAL DISCLAIMER

Commissioner of Patents
Washington, DC 20231

Sir:

Identity of Assignee

Petitioner, Citibank, N.A., having a business address at 850 Third Avenue, New York, NY 10143, represents that it is the owner of the entire interest in the above-identified application by virtue of an assignment recorded at Reel 6992 and Frame 0297 on April 28, 1994.

Identification of Disclaimant

Sholom S. Rosen, Vice President of Citibank, N.A., residing at 10 West 86th Street, Apt. 7A, New York, NY 10024, represents that he is a representative authorized to sign on behalf of the above-identified assignee.

09/11/2000 MERSON 00000001 134500 09138459
01 567000-1 110.00 CH

Extent of Interest

The extent of assignee's interest is in the whole of the instant application.

Declaration

The undersigned has reviewed all the documents in the chain of title of the patent application identified above and, to the best of his knowledge and belief, title is in the assignee identified above.

Disclaimer

Petitioner hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application, which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. 154 to 156 and 173 of U.S. Patent No. 5,557,518 as presently shortened by any terminal disclaimer.

Petitioner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and U.S. Patent No. 5,557,518 are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, petitioner does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 to 156 and 173 of U.S. Patent No. 5,557,518 as presently shortened by any terminal disclaimer, in the event that U.S. Patent No. 5,557,518 later: expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321, has all claims

cancelled by a reexamination certificate, is reissued, or is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Charge the fee due under 37 C.F.R. 1.20(d) to Deposit Account No. 13-4500, Order No. 0225-4161US16. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Deposit Account No. 13-4500, Order No. 0225-4161US16.

8-31-00
Date



Sholom S. Rosen, Vice President

Citibank, N.A.